



15915 U.S. PTO

Atty. Dkt. No. 027776-0109

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**



Applicants: Brian F. HERSHKOWITZ et al.  
Title: PREPARATION OF AN ADVANCED REPORT FOR USE IN  
ASSESSING CREDIT WORTHINESS OF BORROWER  
Appl. No.: Unassigned  
Filing Date: 10/15/2003  
Examiner: Unassigned  
Art Unit: Unassigned

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

**Brian F. HERSHKOWITZ**  
**Jeffrey S. HARRIS**  
**Jay E. LIEBIG**  
**Michael Steven MOSHAY**  
**Charles T. MURPHY**

[ ] Applicants claim small entity status under 37 CFR 1.27.

Enclosed are:

- [ X ] Application Data Sheet (37 CFR 1.76) (4 pages).
- [ X ] Specification, Claims, and Abstract (48 pages).
- [ X ] Formal drawings (2 sheets, Figures 1 and 2).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00	\$770.00
Total Claims: 17	-20	= 0	x	\$18.00	= \$0.00
Independents: 2	-3	= 0	x	\$86.00	= \$0.00
If any Multiple Dependent Claim(s) present:			+	\$290.00	= \$0.00
Surcharge under 37 CFR 1.16(e) for late filing+ of Executed Declaration and late payment of filing fee				\$130.00	= \$130.00
				SUBTOTAL:	= \$900.00
[ ] Small Entity Fees Apply (subtract ½ of above):					= \$0.00
				TOTAL FILING FEE:	= \$900.00

- [ ] A check in the amount of \$0.00 to cover the filing fee is enclosed.
- [ X ] The required filing fees are not enclosed but will be submitted in response to the Notice to File Missing Parts of Application.
- [ ] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date Oct. 15, 2003

By 

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